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P/2167-237

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Nigel KNIGHT, et al.

Date: May 10, 2001

Serial No.: 09/779,950

Filed: February 9, 2001

For: INTERNATIONAL BANKING SYSTEM AND METHOD

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Asst. Commissioner of Patents and Trademarks
Washington, DC 20231
Attention: Application Branch

RESPONSE TO NOTICE OF INFORMAL APPLICATION

Sir:

In response to the Notice of Informal Application mailed March 15, 2001 submitted herewith are copies of the executed Declarations in compliance with 37 C.F.R. 1.63.

Specifically, the executed Declarations identify the citizenship of each inventor as files:

Nigel Knight -	United Kingdom
Richard Baker-	United Kingdom
Mel Metherell -	United Kingdom
Ian Chittick -	United Kingdom
Richard Parkin -	United Kingdom
Sang Leong -	United States
Les Green -	United Kingdom
Marc A. Anders -	United States

In the event the actual fee is greater than the payment submitted or is inadvertently not enclosed or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge the underpayment to Deposit Account #15-0700.

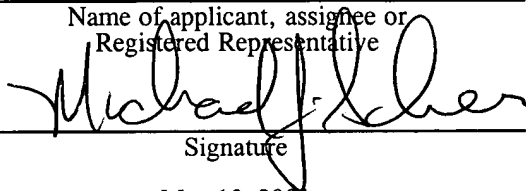
If this communication is filed after the time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 C.F.R. §1.136(a), to extend the time for filing a response by the number of months which will avoid abandonment under 37 C.F.R. §1.135. The fee under 37 C.F.R. § 1.17 should be charged to our Deposit Account No. 15-0700.

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20231, on May 10, 2001:

Respectfully submitted,

Michael J. Scheer

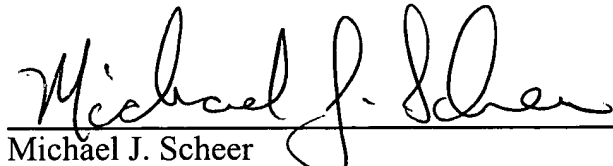
Name of applicant, assignee or
Registered Representative



Signature

May 10, 2001

Date of Signature



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APPLICATION NUMBER	FILING DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
09/779,950	02/09/2001	Nigel Knight	P/2167-237

CONFIRMATION NO. 7569

000002352
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Date Mailed: 03/15/2001

NOTICE OF INFORMAL APPLICATION

This application is considered to be informal since it does not comply with the regulations for the reason(s) indicated below. The period within to correct the informalities noted below and avoid abandonment is set in the accompanying Office action.

A new oath or declaration, identifying this application number is required. The oath or declaration does not comply with 37 CFR 1.63 in that it:

- does not identify the citizenship of each inventor.

*A copy of this notice **MUST** be returned with the reply.*

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